

October 5, 2009

JOE MEMBER
11 MAIN ST.

ANY CITY, CA 12345

Re: Important Information Regarding Member #123456789 , Loan Suffix XX

Dear Member/Owner:

This is important information regarding your loan with America's Christian Credit Union. The Federal Reserve Board recently approved a new regulation* that requires lenders to mail or deliver periodic statements for open-end loans at least 21 days before a payment is due.

Under the lending agreements used by America's Christian Credit Union, all consumer credit, including auto, signature, and lines of credit are considered open-ended and are covered under this regulation.

To bring us into compliance with the requirements of this new regulation, please note the following:

- **The due date for your line of credit loan will be changed to the 28th of each month starting with your November 2009 payment.**
- If you do not already, you will start receiving a statement for your account each month.
- If your payment is transferred automatically from savings or checking, or from another financial institution, the current transfer date will change to the 28th of the month.

Thank you very much for your time. Feel free to contact us at 1-800-343-6328 with any questions.

Sincerely,

A handwritten signature in black ink, appearing to read 'M. L. Thompson', written in a cursive style.

Mendell L. Thompson
President/CEO

* Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit Card Act)